IN THE CLAIMS:

Please amend Claims 1-7, 14-16, and 19-22 as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended) A method for facilitating the selection of at least one method of authentication for accessing a restricted service, comprising the steps of:

receiving enabling a user to select a method of authentication pre-selected by a user from a plurality of methods of authentication for access to the restricted service, wherein the restricted service requires a method of authentication in order to gain access to the restricted service;

registering the user selected pre-selected method of authentication;

receiving at least one alternative method of authentication selected by the user

from the plurality of methods of authentication for access to the restricted service;

registering the at least one alternative method of authentication; [[and]]

presenting the registered method of authentication as the method of authentication

for access to the restricted service,

causing a user interface to display input fields corresponding to the pre-selected method of authentication; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative method of authentication,

wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface,

wherein the user is enabled to select the at least one alternative a different method of authentication for access to the restricted service without accessing the restricted service, and wherein the registered pre-selected method of authentication is presented displayed to the user as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered pre-selected method, until such time as the user selects such different method of authentication.

- 2. (Currently Amended) The method of claim 1, wherein said enabling step includes enabling the user to select a method of authentication from a group of methods that the plurality of methods of authentication includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.
- 3. (Currently Amended) The method of claim 1, wherein said enabling step further comprises enabling the user to select further including receiving more than one method of authentication pre-selected by the user from the plurality of methods of authentication for access to the restricted service.

- 4. (Currently Amended) The method of claim 1, further comprising the step of registering the <u>user-selected pre-selected</u> method of authentication as a minimum level of security for authentication for the user.
- 5. (Currently Amended) A method for facilitating a user's selection of a minimum security level for authentication for a login into accessing a system, comprising the steps of:

querying the user to select at least one level of security for authentication from a plurality of levels of security for authentication access to the system by presenting a query dialog box to the user;

by the user via the query dialog box from the plurality of levels of security for authentication into access to the system by entering the user selected level of security for authentication into the dialog box;

registering the <u>user selected</u> <u>pre-selected</u> level of security for authentication into the system; [[and]]

presenting the registered level of security for authentication as the level of security for authentication for access to the restricted service,

receiving at least one alternative level of security selected by the user from the plurality of levels of security for access to the restricted service;

registering the at least one alternative level of security;

causing a user interface to display input fields corresponding to the pre-selected level of security; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative level of security,

wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface,

wherein the user is enabled to select the at least one alternative level of security a different level of security for authentication for access to the restricted service without accessing the restricted service, and

wherein the registered pre-selected level of security for authentication is presented displayed to the user as the level of security for authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered pre-selected level of security for authentication, until such time as the user selects such different level of security for authentication.

- 6. (Currently Amended) The method of claim 5, wherein said querying step includes querying the user to select at least one level of security for authentication from a group of levels of security that the plurality of levels of security correspond to a plurality of methods of authentication, wherein the plurality of methods of authentication includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.
- 7. (Currently Amended) The method of claim 5, wherein said enabling step further comprises enabling the user to submit a plurality of user selected further including

receiving more than one level[[s]] of security pre-selected by the user from the plurality of levels of security for authentication into access to the system.

8 - 13. (Canceled)

14. (Currently Amended) A computer implemented method for facilitating a user's selection of at least one method of authentication, comprising the steps of:

obtaining data from the user, wherein the user submits the data via a communication channel to an authentication system having a memory and a processor;

storing the data in the memory and using the processor to configure the data for registering a user selected

receiving a method of authentication <u>pre-selected by a user</u> from a plurality of methods of authentication <u>for access to a restricted service</u> in the authentication <u>system</u>;

registering the <u>user selected</u> <u>pre-selected</u> method of authentication;

receiving at least one alternative method of authentication selected by the user

from the plurality of methods of authentication for access to the restricted service;

registering the at least one alternative method of authentication;

causing a user interface to display input fields corresponding to the pre-selected

method of authentication; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative method of authentication,

wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface, [[and]]

presenting the registered method of authentication as the method of authentication for access to the restricted service.

wherein the user is enabled to select a different the at least one alternative method of authentication for access to the restricted service without accessing the restricted service, and wherein the registered pre-selected method of authentication is presented displayed to the user as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered pre-selected method, until such time as the user selects such different method of authentication.

15. (Currently Amended) A method for facilitating a user's selection of at least one method of authentication, comprising the steps of:

receiving a request for [[data]] <u>a method of authentication</u> from an authentication system;

transmitting a method of authentication pre-selected by a user from a plurality of method of authentication for access to a restricted service, wherein the restricted service requires a method of authentication in order to gain access to the restricted service submitting data to the authentication system via a communication channel coupled to the authentication system, wherein the user selects a method of authentication from a plurality of methods of authentication by submitting data into the authentication system;

registering the <u>user selected</u> <u>pre-selected</u> method of authentication <u>in the authentication system</u>; [[and]]

receiving at least one alternative method of authentication selected by the user from the plurality of methods of authentication for access to the restricted service;

registering the at least one alternative method of authentication;

presenting the registered method of authentication as the method of authentication for access to the restricted service,

causing a user interface to display input fields corresponding to the pre-selected method of authentication; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative method of authentication,

wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface,

wherein the user is enabled to select a different the at least one alternative method of authentication for access to the restricted service without accessing the restricted service, and wherein the registered pre-selected method of authentication is presented

displayed to the user as the method of authentication for subsequent attempts to gain access to the

restricted service without requiring subsequent re-registration of the registered pre-selected method, until such time as the user selects such different method of authentication.

16. (Currently Amended) A method for facilitating a user's selection of at least one method of authentication, comprising the steps of:

submitting data in connection with a user to an authentication system;

obtaining data from the user for input into the authentication system;

methods of authentication for access to a restricted service, wherein the restricted service requires a method of authentication in order to gain access to the restricted service;

registering the user with the authentication system, wherein the user indicates a user selected method of authentication from a plurality of methods of authentication; [[and]]

registering the pre-selected method of authentication with the authentication

system;

presenting the registered method of authentication as the method of authentication for access to the restricted service.

receiving at least one alternative method of authentication selected by the user from the plurality of methods of authentication for access to the restricted service;

registering the at least one alternative method of authentication with the authentication system;

causing a user interface to display input fields corresponding to the pre-selected method of authentication; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative method of authentication,

wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface,

wherein the user is enabled to select a different the at least one alternative method of authentication for access to the restricted service without accessing the restricted service, and wherein the registered pre-selected method of authentication is presented displayed to the user as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered pre-selected method, until such time as the user selects such different method of authentication.

17 – 18. (Canceled)

19. (Currently Amended) An authentication system[[,]] comprising <u>a</u> processor and a memory storing a program executable by the processor, wherein the program includes computer code for implementing a method for facilitating a user's selection of at least one method of authentication, wherein the method includes steps of:

a database for receiving data on at least one user;

a processor coupled to the database for configuring the data in a format;

a communication means in communication with the database and the processor for transmitting the data from at least one user to the database and the processor,

wherein the data includes a user selected

receiving a method of authentication <u>pre-selected by a user</u> from a plurality of methods of authentication <u>for access to a restricted service</u>, <u>wherein the restricted service requires</u> a method of authentication in order to gain access to the restricted service; <u>such that the user may register the user selected method of authentication into the authentication system</u>,

registering the pre-selected method of authentication;

receiving at least one alternative method of authentication selected by the user from the plurality of methods of authentication for access to the restricted service;

registering the at least one alternative method of authentication;

the user is presented with the registered method of authentication as the method of authentication for access to the restricted service.

causing a user interface to display input fields corresponding to the pre-selected method of authentication; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative method of authentication,

wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface,

wherein the user is enabled to select a different the at least one alternative method of authentication for access to the restricted service without accessing the restricted service, and

wherein the user is presented with the registered pre-selected method of authentication is displayed to the user as the method of authentication for subsequent attempts to gain access to the restricted service without being required to re-register requiring subsequent re-registration of the registered pre-selected method, until such time the user selects such different method of authentication.

20. (Currently Amended) The authentication system of claim 19, wherein the plurality methods of authentication user selected method of authentication is selected from a group of methods that includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

21. (Currently Amended) An authentication system[[,]] comprising a processor and a memory storing a program executable by the processor, wherein the program includes computer code for implementing a method for facilitating a user's selection of a minimum security level for accessing a system, wherein the method includes steps of:

a host server including a processor for processing data in connection with a user; a memory coupled to the processor for storing the data;

an input digitizer coupled to the memory and the processor for inputting the data into the memory; and

an application program stored in the memory and accessible by the processor for directing processing of the data by the processor, wherein the application program is configured to:

obtain data on the user, wherein the user submits the data to the host server via a communication channel;

store the data in the memory and use the processor to configure the data to indicate a user selected method of authentication from a plurality of methods of authentication;

querying the user to select at least one level of security from a plurality of levels of security for access to the system by presenting a query dialog box to the user;

receiving a level of security pre-selected by the user via the query dialog box from the plurality of levels of security for access to the system;

registering the user-selected pre-selected level of security method of authentication with the host server; [[and]]

present the registered method of authentication as the method of authentication for access to the restricted service.

receiving at least one alternative level of security selected by the user from the plurality of levels of security for access to the restricted service;

registering the at least one alternative level of security;

causing a user interface to display input fields corresponding to the pre-selected level of security; and

causing the user interface to display a selection dialog box corresponding to the at least one alternative level of security,

wherein the input fields and the selection dialog box are presented on the same screen displayed on the user interface,

wherein the user is enabled to select a different method of authentication the at least one alternative level of security for access to the restricted service without accessing the restricted service, and

wherein the registered method of authentication pre-selected level of security is presented displayed to the user as the method of authentication level of security for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered pre-selected level of security method, until such time as the user selects such different level of security method of authentication.

22. (Currently Amended) The authentication system of claim 21, wherein the user selected method of authentication is selected from a group of methods that plurality of levels of security correspond to a plurality of methods of authentication, wherein the plurality of methods of authentication includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics;

sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

23-26. (Canceled)